Fill in this information to ide		1 of 9
	nury your case:	
United States Bankruptcy Cou	rt for the	
		UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF HUMBIS
Northern Dist		NORTHED STATES BANKRUPTCY COURS
Case number (If known):	Chapter you are filing unde	C 3 1 B F 1 1 5 4
	☐ Chapter 11	MAR 02 2016
	☐ Chapter 12 ☐ Chapter 13	
and the second of the second o	and the second of the second o	EFFREY P. ALLSTEADT, CLERK amended filing PS REP KM
Official Form 101		······································
/oluntary Pet	ition for Individuals I	Filing for Bankruptcy 12/15
he answer would be yes if eith Debtor 2 to distinguish betwee ame person must be Debtor 1 te as complete and accurate a	ner debtor owns a car. When information from the debtor owns a car. When information is need in them. In joint cases, one of the spouses must in all of the forms. It is possible. If two married people are filing toget eeded, attach a separate sheet to this form. On the debt is the form. On the debt is the form of the second in the form of the second in the form of the second in the second i	married couple may file a bankruptcy case together—called a both debtors. For example, if a form asks, "Do you own a car," led about the spouses separately, the form uses <i>Debtor 1</i> and report information as <i>Debtor 1</i> and the other as <i>Debtor 2</i> . The her, both are equally responsible for supplying correct the top of any additional pages, write your name and case number.
art 1: Identify Yourself	About Dalas and	
Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
•		
Write the name that is on your	•	
Write the name that is on your government-issued picture identification (for example	Jamera First name	First name
government-issued picture identification (for example, your driver's license or	First name	First name
government-issued picture identification (for example, your driver's license or passport).	First name Middle name	First name Middle name
government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting	First name	
government-issued picture identification (for example, your driver's license or passport). Bring your picture	First name Middle name Frd Zier	Middle name
government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name Middle name Frd Zier Last name Suffix (Sr., Jr., II, III)	Middle name Last name Suffix (Sr., Jr., II, III)
government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name Middle name Frd Zier Last name Suffix (Sr., Jr., II, III)	Middle name Last name
government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name Middle name Frd Zie Last name Suffix (Sr., Jr., II, III)	Middle name Last name Suffix (Sr., Jr., II, III)
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government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or	First name Middle name Frd Zier Last name Suffix (Sr., Jr., II, III)	Middle name Last name Suffix (Sr., Jr., II, III)
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government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security	First name Middle name Frd Zre- Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Last name XXX - XX - 6 8 6 3	Middle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name First name Middle name
government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names.	First name Middle name Frd Zre- Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Last name Middle name Last name	Middle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Middle name Last name Last name

Debtor 1 Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names oxtimes I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name include trade names and doing business as names Business name Business name 5. Where you live If Debtor 2 lives at a different address: City ZIP Code State County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send yours, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Check one: Why you are choosing Check one: this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. I have another reason. Explain. I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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Debtor 1

Case number (if known)_

C	art 2: Tell the Court Abo	out Your	Bankn	uptcy Case				
7. The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11						
are choosing to file under								
				apter 1				
8.	How you will pay the fee	l w loc you suit with with Apple I re By less pay	ill pay to all court urself, your mitting in a pre- eed to perfect to a polication of the perfect to a pulsa to a just the feed to the feed to the feed to all	the entire fee when I for more details about ou may pay with cash, your payment on your printed address. The property of the fee in installm of or Individuals to Pay that my fee be waived udge may, but is not response.	cashier's behalf, you may quired to, erty line the choose the	may pay. Typica check, or money our attorney may but choose this of Fee in Installmoney request this opwaive your fee, at applies to you his option, you mis option.	heck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is y pay with a credit card or check ption, sign and attach the ents (Official Form 103A). Ition only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	□ No □ Yes.	District District		When When When	MM / DD / YYYY	Case number 6-00 715 Case number	
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No Yes.	District Debtor	Name of the second seco	When	MM/DD/YYYY	Relationship to you Case number, if known Relationship to you	
			DISSILL	,	when	MM / DD / YYYY	Case number, if known	
	Do you rent your residence?	No. Yes.	Go to lii Has you residen M No.	ne 12. ur landlord obtained an ev ce? Go to line 12.	riction judgi	πent against you a	and do you want to stay in your Against You (Form 101A) and file it with	

Page 4 of 9 Document Debtor 1 Case number (if known) Danie A Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time business? Yes. Name and location of business A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City ZIP Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if Bankruptcy Code and any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any LY No property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street City State ZIP Code

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Debtor 1

Document

Case number (if known)_

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About De	abtor 1	i.
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You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
 - Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making

rational decisions about finances. Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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- I am not required to receive a briefing about credit counseling because of:
 - Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-07212 Doc 1 Filed 03/02/16 Entered 03/02/16 11:03:44 Desc Main Document Page 6 of 9

Debtor 1

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Lamera		+razi	25
First Name	Middle Name	Last Nama	

Case number (if known)_____

Part 6: Answe	r These Que	stions for Reporting Purpo	***************************************					
16. What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
		Mo. Go to line 16b. Wes. Go to line 17.						
		16b. Are your debts prima money for a business or i No. Go to line 16c. Yes. Go to line 17.	arily business debts? Business nvestment or through the operation	s debts are debts that you incurred to obtain n of the business or investment.				
		16c. State the type of debts yo	ou owe that are not consumer debt	s or business debts.				
17. Are you filing Chapter 7?	under	No. I am not filling under C	Chapter 7. Go to line 18.	The State of the S				
Do you estima any exempt po excluded and administrative are paid that for available for d to unsecured of	expenses unds will be istribution	Yes. I am filing under Chap administrative expense No	ter 7. Do you estimate that after and es are paid that funds will be availa	ny exempt property is excluded and able to distribute to unsecured creditors?				
18. How many cre you estimate t owe?		1-4950-99100-199200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
9. How much do estimate your a be worth?		☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million					
estimate your l to be?	iabilities	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 millio	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Part 7: Sign Bel	OW	t have exemined this putting						
For you		If! have chosen to file under Ch	apter 7. I am aware that I may pro-	ry that the information provided is true and ceed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed				
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
		X Jamera Frague Signature of Debtor 1	*					
			Sig	nature of Debtor 2				
		Executed on 03/01/90	DLU Exe	ecuted on				

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Debtor 1

Jamera Frazier
Irst Name Middle Name Last Name

Case number (if known)____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

\$	Dota					
Signature of Attorney for Debtor	Date	MM	/	DD	/YYYY	
Printed name			*****			**************************************
Firm name				·	Automotive	
Number Street			<u>-</u>			
City		ZIP Co				
Contact phone	_					
provide and a second se	Email address	·		1,,,		
ar number	Stato	_				

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Debtor 1

Tamera First Name Middle Name Last Name

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious ac consequences?	tion with long-term financial and legal
O yo	
Are you aware that bankruptcy fraud is a serious crime inaccurate or incomplete, you could be fined or impriso to you.	e and that if your bankruptcy forms are oned?
Did you pay or agree to pay someone who is not an att	torney to help you fill out your bankruptcy forms?
Yes. Name of Person	
Attach Bankruptcy Petition Preparer's Notice, Dec	claration, and Signature (Official Form 119)
By signing here. I acknowledge that I understand the significant	she to the the fire and the
By signing here, I acknowledge that I understand the ris	sks involved in filing without an attorney. I
have read and understood this notice, and I am aware to attorney may cause me to lose my rights or property if I	that filing a bankruptcy case without an
and may be a seem to lose my rights of property if i	r do not properly nandle the case.
	_
James Frage	
Signature of Debtor 1	Signature of Debtor 2
Date 03/01/20/6 MM/ DD 79999	Date MM / DD / YYYY
Contact phone	Contact phone
Cell phone 630 670 96 91	Cell phone
Email address	Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	Tamera	Frazier	>	
)	
	Debtor (s))	Case No.
)	Chapter 13
)	

List of Creditors

City of Chicago	
121 N La Salle St.	
Chicago IL 60602 Capital One Auto France	
P.O. Box GOSII	
City Industry Ca 91714	